

**COMMUNITY HOLDING COMPANY OF FLORIDA, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3577370	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$77	\$83	7.3%	
Loans	\$50	\$59	18.3%	
Construction & development	\$6	\$6	6.7%	
Closed-end 1-4 family residential	\$10	\$14	44.6%	
Home equity	\$0	\$0	87.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-14.7%	
Commercial & Industrial	\$3	\$3	-7.3%	
Commercial real estate	\$25	\$28	13.8%	
Unused commitments	\$6	\$4	-31.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$5	19.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$5	\$4	-29.3%	
Cash & balances due	\$9	\$7	-22.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$69	\$74	7.1%	
Deposits	\$68	\$73	7.3%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$9	\$9	8.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.1%	8.5%	--	
Tier 1 risk based capital ratio	11.4%	12.4%	--	
Total risk based capital ratio	12.6%	13.7%	--	
Return on equity <sup>1</sup>	-7.2%	2.5%	--	
Return on assets <sup>1</sup>	-0.8%	0.3%	--	
Net interest margin <sup>1</sup>	3.2%	4.0%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	0.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.0%	0.0%	0.0%	0.0%